

In re:
Shanta S Thomas
Debtor

Case No. 21-10931-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 07, 2021

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2021:

Recip ID	Recipient Name and Address
db	+ Shanta S Thomas, 6230 Gillespie Street, Philadelphia, PA 19135-3215
14597334	+ Ar Resources Inc, Pob 1056, Blue Bell, PA 19422-0287
14597335	+ Auto Trakk, Llc, 1500 Sycamore Rd, Montoursville, PA 17754-9416
14597342	+ Eos Cca, Po Box 981008, Boston, MA 02298-1008
14597659	+ LTD ACQUISITIONS, LLC, 3200 Wilcrest Dr. Suite 600, HOUSTON, TX 77042-6000
14597345	Ltd Acquistn, 3200 Wilcrest, Pearland, TX 77581
14597351	+ Pennsylvania Auto Cred, 165 Lincoln Hwy, Fairless Hills, PA 19030-1012
14597352	Pennsylvania Department of Revenue, Attn: Bankruptcy, 3 Revenue Place, Harrisburg, PA 17129-0003
14597356	+ Synovuscards, P.o. Box 23061, Columbus, GA 31902-3061
14597357	+ Tbm/total Crd, Po Box 85710, Sioux Falls, SD 57118-5710
14615759	+ U.S. Bank National Association (Trustee for the Pe, 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: msiddons@siddonslaw.com	Oct 07 2021 23:16:00	MICHAEL ALAN SIDDONS, Law Office of Michael Alan Siddons Esq, 230 N. Monroe Street, PO Box 403, Media, PA 19063
tr	EDI: BTPDERSHAW.COM	Oct 08 2021 03:18:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Oct 07 2021 23:16:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Oct 08 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 07 2021 23:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 07 2021 23:16:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Oct 07 2021 23:16:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14597336	Email/Text: lisa.allen@bucks.edu	Oct 07 2021 23:16:00	Bucks County Community College, 275 Swamp Road, Newtown, PA 18940
14615993	Email/Text: megan.harper@phila.gov	Oct 07 2021 23:16:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14597337	+ Email/Text: synovusbankruptcy@synovus.com		

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		Oct 07 2021 23:16:00	Columbus Bank & Trust, P.o. Box 23061, Columbus, GA 31902-3061
14597338	+ Email/Text: bankruptcy@credencerm.com	Oct 07 2021 23:16:00	Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
14597502	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 07 2021 23:16:00	Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14597339	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 07 2021 23:16:00	Credit Acceptance Corp, Po Box 5070, Southfield, MI 48086-5070
14597340	+ EDI: NAVIENTFKASMDOE.COM	Oct 08 2021 03:18:00	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14597341	+ Email/Text: bknotice@ercbpo.com	Oct 07 2021 23:16:00	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
14597343	+ EDI: AMINFOFP.COM	Oct 08 2021 03:18:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14597344	+ EDI: IRS.COM	Oct 08 2021 03:18:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14598927	+ EDI: NFCU.COM	Oct 08 2021 03:18:00	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000
14599086	+ Email/Text: ecfbankruptcy@progleasing.com	Oct 07 2021 23:16:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
14597346	+ EDI: NAVIENTFKASMSERV.COM	Oct 08 2021 03:18:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14600845	EDI: NAVIENTFKASMSERV.COM	Oct 08 2021 03:18:00	Navient Solutions, LLC. On behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14601062	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Oct 07 2021 23:16:00	Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc, PO BOX 8961, Madison, WI 53708-8961
14597347	+ EDI: NFCU.COM	Oct 08 2021 03:18:00	Navy Fcu, 820 Follin Lane Se, Vienna, VA 22180-4907
14597348	+ EDI: NFCU.COM	Oct 08 2021 03:18:00	Navy Federal Cr Union, 820 Follin Lane, Vienna, VA 22180-4907
14597349	+ Email/Text: bnc@nordstrom.com	Oct 07 2021 23:16:49	Nordstrom/td Bank Usa, 13531 E. Caley Ave, Englewood, CO 80111-6504
14597350	+ Email/Text: blegal@phfa.org	Oct 07 2021 23:16:00	Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
14613938	+ Email/Text: blegal@phfa.org	Oct 07 2021 23:16:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14611073	+ EDI: JEFFERSONCAP.COM	Oct 08 2021 03:18:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14597354	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 07 2021 23:26:39	Regional Acceptance Co, 1424 E Fire Tower Road, Greenville, NC 27858-4105
14599822	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 07 2021 23:26:39	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14597355	+ EDI: NAVIENTFKASMSERV.COM	Oct 08 2021 03:18:00	Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
14597358	+ EDI: BLUESTEM	Oct 08 2021 03:18:00	Webbank/fingerhut Fres, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14597353	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court:, Philadelphia Water Department, 1101 Market Street, 5th Floor, Philadelphia, PA 19107

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2021

Signature: /s/Joseph Speetjens

Information to identify the case:			
Debtor 1:	Shanta S Thomas		Social Security number or ITIN: xxx-xx-1194
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed in chapter: 13 4/7/21
Case number:	21-10931-mdc		Date case converted to chapter: 7 10/6/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shanta S Thomas	
2. All other names used in the last 8 years		
3. Address	6230 Gillespie Street Philadelphia, PA 19135	
4. Debtor's attorney Name and address	MICHAEL ALAN SIDDONS Law Office of Michael Alan Siddons Esq 230 N. Monroe Street PO Box 403 Media, PA 19063	Contact phone 484-614-6546 Email: msiddons@siddonslaw.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

Debtor **Shanta S Thomas**

Case number **21-10931-mdc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Contact phone (215)408-2800
		Date: 10/7/21
7. Meeting of creditors	November 10, 2021 at 01:00 PM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/9/22
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	